

**Table I.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2015**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.4%	49.3%	79.0%	85.9%	90.2%	84.5%	61.8%	86.3%
Industry group **								
Agric., fish., forest.	40.6%	19.2% *	--	75.3%	92.9%	83.7%	30.4%	81.3%
Mining and manufacturing	83.2%	67.2%	90.3%	92.9%	91.3%	75.7%	81.5%	85.7%
Construction	65.3%	44.7%	89.8%	87.5%	91.0%	65.2%	61.7%	83.7%
Utilities and transp.	73.0%	52.0%	89.1%	90.9%	98.7%	66.5%	69.7%	75.1%
Wholesale trade	67.6%	43.5%	81.3%	84.9%	90.8%	64.6%	61.4%	74.8%
Fin. svcs. and real estate	80.7%	55.0%	81.5%	89.1%	87.2%	88.0%	65.2%	87.8%
Retail trade	87.0%	62.8%	85.6%	92.0%	97.5%	91.5%	71.9%	92.7%
Professional services	67.7%	50.2%	72.8%	84.2%	88.2%	71.1%	59.6%	79.2%
Other services	73.1%	43.4%	72.8%	80.3%	88.8%	92.6%	56.0%	90.8%
Ownership								
For profit, incorporated	76.1%	50.4%	82.4%	89.2%	90.4%	84.2%	64.5%	86.0%
For profit, unincorporated	72.9%	53.9%	77.7%	85.8%	91.8%	88.2%	62.2%	89.0%
Nonprofit	64.3%	31.8%	56.7%	70.0%	88.6%	81.6%	43.1%	84.9%
Age of firm								
Less than 5 years	60.2%	48.1%	73.6%	86.4%	94.7%	97.3%	57.3%	85.6%
5-9 years	59.0%	42.5%	75.1%	84.6%	88.1%	95.1%	53.0%	88.8%
10-19 years	69.7%	51.9%	80.5%	86.6%	87.0%	94.0%	63.4%	89.2%
20 or more years	79.0%	50.7%	79.9%	85.8%	90.9%	84.2%	64.9%	85.9%
Multi/single status								
2 or more locations	86.2%	67.0%	84.4%	87.3%	90.9%	84.6%	84.5%	86.3%
1 location only	62.4%	49.1%	78.3%	85.0%	85.9%	80.2%	60.1%	85.9%
Percent full-time employees								
Less than 25%	74.2%	25.0%	66.2%	73.6%	88.2%	93.6%	42.6%	91.0%
25-49 %	78.9%	42.2%	66.8%	81.4%	94.4%	92.5%	55.2%	92.1%
50-74 %	75.6%	43.9%	75.8%	87.0%	93.1%	92.9%	55.7%	92.9%
75% or more	73.6%	52.5%	81.3%	87.2%	89.4%	79.2%	64.8%	83.1%
Union presence								
No union employees	74.7%	49.9%	79.0%	86.3%	90.6%	87.6%	62.2%	88.5%
Has union employees	72.4%	34.5%	77.6%	79.9%	83.4%	75.8%	53.5%	76.4%
Percent low-wage employees								
50% or more low-wage	80.7%	34.4%	71.3%	86.9%	92.9%	93.9%	50.5%	93.5%
Less than 50% low-wage	72.5%	51.8%	79.9%	85.7%	89.0%	79.7%	63.7%	82.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2015**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	1.36%	1.30%	0.90%	0.72%	0.83%	0.95%	0.57%
Industry group **								
Agric., fish., forest.	5.47%	6.34% *	--	9.18%	4.12%	13.31%	6.12%	6.41%
Mining and manufacturing	1.85%	6.06%	3.07%	1.86%	1.78%	2.97%	2.95%	1.48%
Construction	2.82%	4.26%	3.02%	2.99%	3.30%	10.53%	3.22%	3.44%
Utilities and transp.	2.92%	8.30%	5.57%	4.57%	0.86%	4.41%	5.31%	3.35%
Wholesale trade	2.25%	5.03%	4.36%	3.25%	2.36%	4.29%	3.43%	2.68%
Fin. svcs. and real estate	1.38%	4.38%	4.82%	2.37%	2.15%	1.51%	3.20%	1.18%
Retail trade	1.16%	4.44%	3.34%	2.20%	0.89%	1.29%	2.97%	1.04%
Professional services	1.22%	2.38%	2.56%	1.80%	1.35%	2.69%	1.73%	1.54%
Other services	1.29%	2.98%	3.13%	2.32%	1.90%	1.35%	2.09%	1.03%
Ownership								
For profit, incorporated	0.66%	1.66%	1.42%	0.96%	0.91%	0.91%	1.13%	0.67%
For profit, unincorporated	1.57%	2.98%	3.53%	2.34%	1.86%	2.44%	2.26%	1.53%
Nonprofit	1.70%	3.81%	4.67%	3.11%	1.56%	3.10%	2.72%	1.38%
Age of firm								
Less than 5 years	2.67%	3.72%	4.65%	3.07%	2.42%	2.47%	2.92%	3.60%
5-9 years	2.38%	3.38%	4.34%	3.41%	3.60%	2.76%	2.70%	2.49%
10-19 years	1.45%	2.56%	2.35%	1.73%	2.18%	1.62%	1.80%	1.30%
20 or more years	0.64%	2.11%	1.77%	1.19%	0.78%	0.86%	1.35%	0.63%
Multi/single status								
2 or more locations	0.59%	10.86%	3.51%	1.45%	0.80%	0.83%	2.08%	0.61%
1 location only	0.93%	1.37%	1.40%	1.15%	1.53%	4.15%	1.00%	1.16%
Percent full-time employees								
Less than 25%	2.25%	5.50%	7.16%	4.69%	2.80%	1.52%	4.28%	1.35%
25-49 %	1.75%	5.57%	5.44%	3.52%	1.59%	1.65%	3.68%	1.26%
50-74 %	1.51%	3.36%	3.62%	2.62%	1.65%	1.55%	2.53%	1.19%
75% or more	0.70%	1.59%	1.46%	1.01%	0.91%	1.19%	1.10%	0.77%
Union presence								
No union employees	0.59%	1.38%	1.33%	0.92%	0.73%	0.78%	0.96%	0.52%
Has union employees	1.93%	7.07%	6.79%	4.55%	3.94%	2.20%	5.17%	1.99%
Percent low-wage employees								
50% or more low-wage	1.07%	3.41%	4.22%	2.05%	1.25%	0.79%	2.54%	0.63%
Less than 50% low-wage	0.67%	1.48%	1.36%	1.01%	0.89%	1.17%	1.02%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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